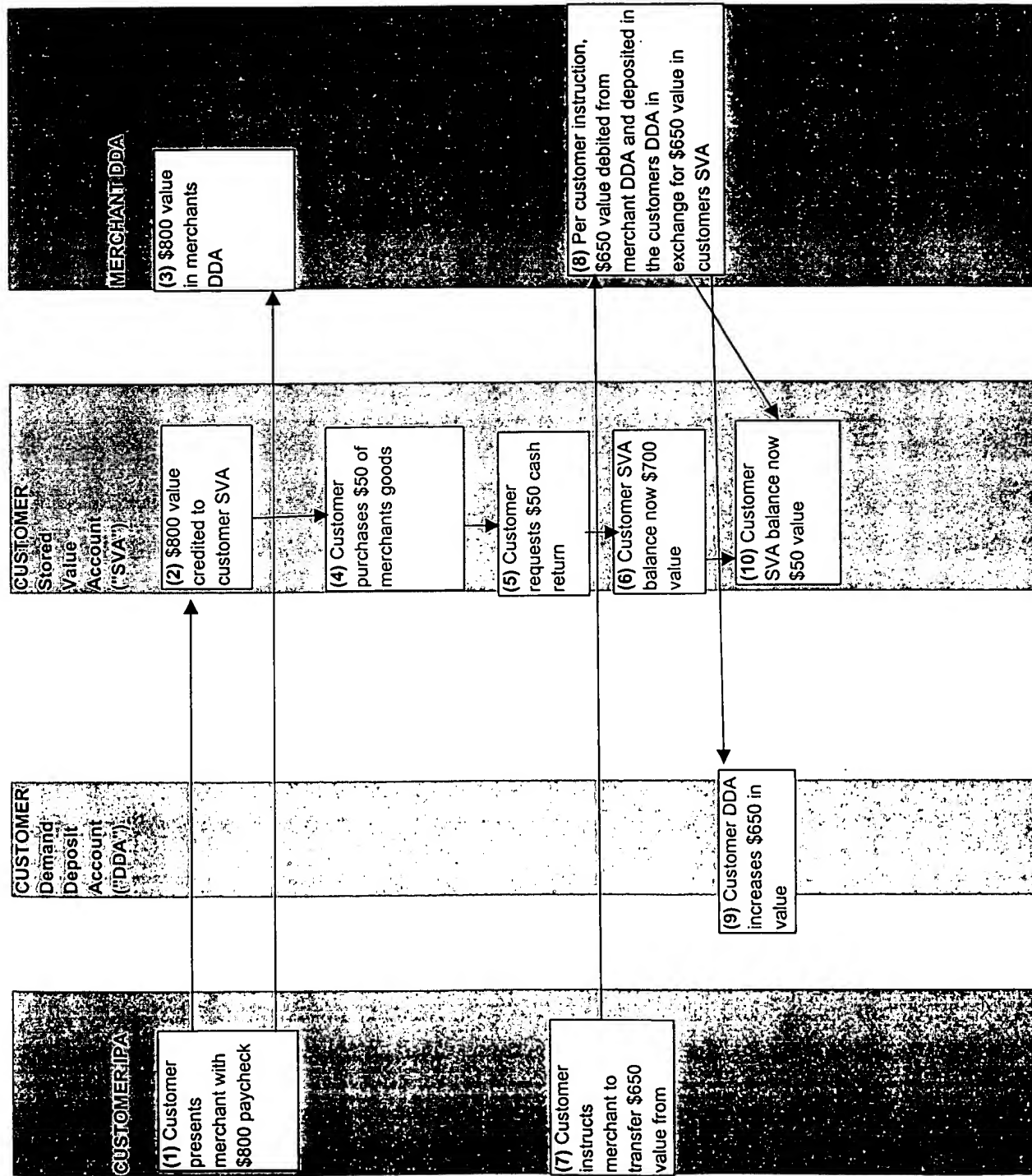


FIG. 1 FLOW (This example assumes a \$800 negotiable instrument at the POS)



**Setup Of Individual Program
Accounts and Merchant
Demand Deposit Account**

FIG. 2

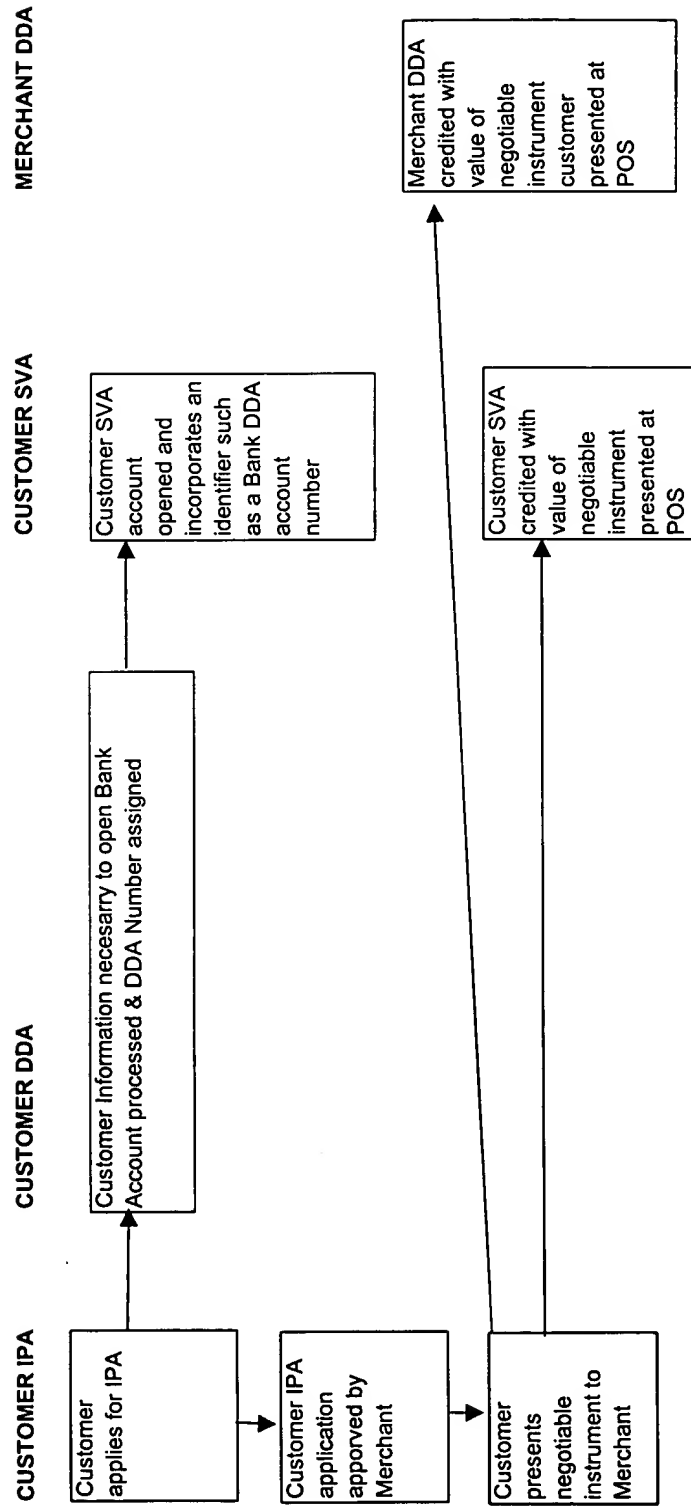


FIG. 3 Schematic Chart of Program Account Components

